

Individual Trading Account



How can I start trading?

Open an account with us

You are eligible if you are 18 years old and above.

If you are under 21 years old, a minimum of S\$1,000 deposit is required.

If you are foreigner, a minimum of S\$2,000 deposit is required.

Visit us at OCBC Securities or any OCBC Branch to open your account. Bring along your:

i) Identification Document (ID)

Singaporean / Singapore PR	<ul style="list-style-type: none">• NRIC or• Singapore Armed Forces ("SAF") Identification card or• Singapore Police Force ("SPF") Identification card and passport or• Singapore Civil Defence Force ("SCDF") Identification card and passport
Malaysian / Foreigner	<ul style="list-style-type: none">• Malaysian: Malaysian IC• Other nationalities: Passport (<i>at least 6 months to expiry</i>)

AND

ii) Supporting document(s) required if your residential/ mailing address is not on your ID provided

Provide us with an original or electronic copy of supporting document as proof of address

For example:

- ▶ Bank statement from a Monetary Authority of Singapore (MAS) Licensed Bank dated within the last 3 months; OR
- ▶ Latest Central Provident Fund ("CPF") statement; OR
- ▶ Latest notice of tax assessment (from Inland Revenue Authority of Singapore "IRAS")

If you do not have an account with Central Depository Pte Ltd (CDP)

Open a CDP account online via: <https://www2.sgx.com/securities/retail-investor#Apply for CDP Securities Account>

Then complete this application form with **your CDP account number**

If you wish to trade in the following, please complete the additional forms:

Overseas-Listed Investment Products	▶ Risk warning statement
US Market shares	▶ W8-Ben Form
Listed Specified Investment Products (SIPs)	▶ Customer Account Review (CAR) form

Contact Us

Address: 18 Church Street #01-00 OCBC Centre South Singapore 049479
Hotline: 1800 338 8688/ (65) 6338 8688; E-mail: cs@ocbcsec.com

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All information is required unless stated.

1 Choose your trading account ▶ You will have **online trading access** for all selected accounts.

Trading Account (Cash) ▶ Please choose one of the options below:

Linked to a Sub-account with us
▶ If you want us to safekeep your SGX-listed shares

Linked to your CDP account
▶ If you want to safekeep your SGX-listed shares with CDP

Additional trading options

Securities Borrowing Account

Share Financing Account

Equities Plus Account

▶ A pre-funded collateralised trading account and we will safekeep your SGX-listed shares.

CDP Securities Account number (If applicable) ▶ You may call CDP at +65 6535 7511 to find out your CDP account number

1 6 8 1 - [] - []

By providing my CDP Securities account number above, I authorise OSPL and CDP to link my CDP Securities Account to my CDP Securities Account to my (a) Trading Account or (b) Position Account created by OSPL to facilitate the settlement of securities sales and purchase performed in my OSPL Trading Account.

I acknowledge and agree that my application for and use of, and the provision by CDP of, the Linkage service shall be governed by the Terms and Conditions for Operation of Securities Account with CDP, available at www.sgx.com/cdp.

Name of Preferred Broker (Trading Representative) ▶ If applicable

[]

2 Your details

Personal details

Dr Mr Mrs Mdm Ms

Name ▶ As in NRIC/Passport

[]

NRIC / Malaysian IC / Passport number

[]

Date of birth ▶ DD / MM / YYYY

[] / [] / []

Nationality

[]

Are you a Singapore PR? ▶ Only for foreigners

Yes No

Country of birth

Singapore Others []

Highest education

Below O Levels O Levels

Tertiary (A Levels, Diploma or Degree)

Others []

Contact details

Mobile number

+() []

▶ OTP will be sent to your mobile number stated

▶ SMS usage may incur charges. Please check with your mobile operator.

Home number

+() []

Email address ▶ To inform you that e-statement is ready to access online

[]

Mailing address ▶ Please provide the same mailing address per your account maintained with CDP (if applicable)

[]

Country

Postal code

[]

[]

[]

Residential address ▶ If different from above

[]

Country

Postal code

[]

[]

[]

Please specify reasons ▶ If above residential address is different from mailing address

[]

Employment details

Employment status ▶ Please tick one

Salaried employee Self-employed (Business owner/ Commission earner) Unemployed: []

▶ Please specify (e.g, Homemaker, Student, Retiree)

Occupation

[]

Employer/ Company name

[]

Industry/ Nature of business

[]

Annual income ▶ Please tick one

< S\$30,000

S\$100,001 - S\$150,000

Office number

+() []

S\$30,000 - S\$60,000

S\$150,001 - S\$300,000

S\$60,001 - S\$100,000

> S\$300,000

Employer address ▶ Do not provide P.O. Box

[]

Country

Postal code

[]

[]

[]

3 Get to know you more

Relationship

Are you related to any employee/broker (trading representative) of OCBC Securities Private Limited ("OSPL")?

Yes No

▶ Name of employee/broker (trading representative)

▶ Relationship

Trading objectives

Do you have any prior experience in securities¹ trading?

Yes No

▶ Name of trading firm

Please indicate your investment objectives ▶ You may tick more than one

- Long Term Investment Short Term Trading Profits Passive income / Dividend Yield
 Hedging Others ▶ Please specify: _____

Networth

Source of your funds that will be used for trading ▶ You may tick more than one

- Savings Business Rental Income Investment
 Salary Inherited Wealth Sale of Property Others ▶ Please specify _____

Source of your accumulated wealth ▶ You may tick more than one

- Savings Business Rental Income Investment
 Salary Inherited Wealth Sale of Property Others ▶ Please specify _____

Please state all country(ies) of origin for source(s) of wealth declared

- Singapore Other countries _____

Tax Residency Declaration

- ▶ If you were born in the U.S. but are no longer a U.S. Tax Resident, please provide the following documents:
 • Certificate of loss of nationality of the U.S.
 • Form I-407

What is/are your Country(ies) of Tax Residence²?

Singapore

United States of America³

▶ Refer to NRIC for Taxpayer Identification Number ("TIN").

▶ Social Security No. ("SSN")

If NRIC is not your TIN, please specify:

____ - ____ - _____

Other Countries ▶ Please provide information of other tax residency(ies) below.

Country _____

Country _____

TIN _____

TIN _____

If TIN is not available, select a reason

If TIN is not available, select a reason

No Tax obligation ▶ (e.g. minor, retiree, new citizen)

No Tax obligation ▶ (e.g. minor, retiree, new citizen)

TIN is not issued by country

TIN is not issued by country

TIN is not required by country

TIN is not required by country

Unable to obtain a TIN ▶ Provide reason

Unable to obtain a TIN ▶ Provide reason

▶ Please provide one of the following documents from ALL of the countries which you are a tax resident of:

- Passport
- National identity card
- Government issued identity document⁴

Reason country of address outside Tax Residency

Please explain why the country of your address differs from the Tax Residency(ies) declared.

This is one of my many addresses

This is the address of a trusted person (e.g. family member, relative, personal assistant)

This is a temporary address (e.g. for studies, work)

Others ▶ Please specify

! Due to Australian and U.S. Tax implications, we are unable to support Australian and U.S. Tax Residents in their trading in their respective markets.

4 Custodian details

CPF Investment account number OCBC DBS/POSB UOB

SRS account number OCBC DBS/POSB UOB

5 Your payment method

Pay via Interbank GIRO

OCBC Bank

- Automatically credit funds to my OCBC bank account
- Payments are automatically deducted from my OCBC bank account

Name of bank account holder

Bank account number ▶ Please omit the dashes

Signature/Thumbprint used for this account

SIGN HERE

Name of billing organisation (BO): OCBC Securities Private Limited
Account to be credited: 7339-501-105662-001

To: OCBC Bank

By signing or placing my/our thumbprint(s) above, I/We agree and confirm that:

- I/We, the account holder of this account, instruct you to process the BO's instruction to debit my/our account.
- You can reject the BO's instruction to debit my/our account if it does not have sufficient funds and charge me/us a fee for this. You may also allow the debit even if this results in an overdraft on my/our account and impose charges accordingly.
- This authorisation will continue until you terminate this arrangement by sending me/us a notice or when you receive my/our written revocation through the BO.
- I/We agree to be bound by the Terms and Conditions relating to Interbank GIRO. (A copy of the Terms and Conditions relating to Interbank GIRO is available at www.iocbc.com or upon request.)

DBS / POSB / UOB Bank

I/We note that I/we will be required to complete and submit a separate GIRO form in order to effect Interbank GIRO payment through DBS/POSB/UOB. The form is available from your customer service officer or my/our trading representative.

For bank's use

Reference number

Pay via Electronic Payment of Shares (EPS)

- Automatically credit funds to my bank account
- Make payments using ATMs, internet banking and cheques

Bank account number ▶ Please omit the dashes

Participating banks

OCBC DBS/POSB UOB FEB

I hereby request and authorise you

- from time to time to pay all sales proceeds due to me arising from the transactions effected through the above trading account (the "Trading Account") to the bank account (the "designated Bank Account") above; and
- to link the designated Bank Account in order for me to make payment from time to time for purchase or contra losses due to you arising from transactions effected through the Trading Account from the designated Bank Account.

OR

Standing Auto-Trust instruction ▶ For Cash Trading Account only

- Automatically credit funds to my OSPL account
- Payments are automatically deducted from my OSPL account

I note that by selecting this standing auto-trust instruction, I agree and confirm that:

- I authorise OSPL to debit any monies, including but not limited to payments for share purchases, contra losses and miscellaneous fees and charges, due from me to OSPL from this account held with OSPL; and to credit any monies, including but not limited to sales proceeds, dividends and contra gains, due to me from OSPL to this account held with OSPL.
- This instruction applies to all currencies maintained in my account. This instruction will not apply to RM\$ if I am a Malaysia resident².
- This instruction will not apply to S\$ if Interbank GIRO is the payment method for this account.
- This instruction serves as my standing instruction to OSPL and shall only be revoked by written instruction or upon termination of my trading account.

6 Your marketing consent

I am aware that by signing up for this product or service, I am also consenting to OSPL and its related corporations ("OCBC Group"), their agents, and their authorised service providers collecting, using and disclosing my personal data, and sharing such personal data with their business partners, for marketing and promotional purposes, including the purposes described as "Additional Purposes" in the OSPL Data Protection Policy, available at www.iocbc.com or upon request. I may withdraw such consent at any time by completing the Withdrawal of Consent form. This form may be obtained from my Trading Representative or your Customer Service Officers. I acknowledge that my consent herein supersedes any previous withdrawal of such consent.

In addition, please also contact me via SMS, Telephone call and other phone number-based messaging about products and services offered by OCBC Group, its business partners and agents, regardless of my registration(s) with the Do Not Call registry.

7 Your acknowledgement and agreement

- In making this application for the opening of account(s) with OSPL, I confirm that I have read, understood and agree to:-
 - all the contents in the Guide and Cautionary Notes
 - taking investment risks and any capital losses that may be involved;
 - the Declaration and Agreement, and I agree that the terms and conditions therein form part of my application for opening of account(s) with you;
 - the terms and conditions set out in this application and in OSPL Standard Trading Terms and Conditions (as such terms and conditions may be amended from time to time). (A copy of OSPL Standard Trading Terms and Conditions is available at https://portal.iocbc.com/assets/pdf/ospl/OSPL_StandardTermsAndConditions.pdf or upon request); and
 - the contents of the Risk Disclosure Statement in the Schedule to OSPL Standard Trading Terms and Conditions.
 - Enroll to receive e-statements for my online trading accounts and the terms and conditions governing OCBC Securities Electronic Statements available at <https://portal.iocbc.com/assets/pdf/ospl/TnCeStatement.pdf> (To opt out, please contact us at cs@ocbcsec.com or refer to the FAQ available at <https://portal.iocbc.com/FAQ> for more information.)
- I confirm that I am not an undischarged bankrupt and not dependent on the assets/cash used for investment or trading with OSPL to meet any current or future payments.
- I confirm that I do not have any physical, mental or visual impairment that might affect my ability to operate this account, including making investment and/or trading decisions.
- I declare that any funds and assets I place with OSPL, and any profits that they make, will comply with the tax laws of the countries where I live or which I am citizen of, and any other laws that apply.
- I confirm that I am opening the account(s) for myself and not on behalf of any other person or entity.

Important Note

- Trading in investment products can be very risky, and you may lose all or more than the amount invested or deposited. This is particularly so for Excluded Investment Products when you need to (i) make your own trading decisions and (ii) ensure each trade is specifically suitable for you.
- You can, if you are a Retail Singapore Customer (as described in the Guide and Cautionary Notes) with an Account with OSPL, at any time request for advice concerning a Specified Investment Product offered by OSPL. Please contact your broker (trading representative) if you wish to request for such advice.

Signature of applicant

SIGN HERE

Date ▶ DD/MM/YY

□□□□ / □□□□ / □□□□

Signature of Verifying Officer

Date ▶ DD/MM/YY

□□□□ / □□□□ / □□□□

Notes:

- Securities as defined in Securities and Futures Act (Cap. 289), means: (a) shares, units in a business trust or any instrument conferring or representing a legal or beneficial ownership interest in a corporation, partnership or limited liability partnership; (b) debentures; or (c) any other product or class of products as may be prescribed, but does not include - (i) any unit of collective investment scheme; (ii) any bill of exchange; (iii) any certificate of deposit issued by a bank or finance company, whether situated in Singapore or elsewhere; or (iv) such other product or class as maybe prescribed;
- Tax residency is defined by each country's local tax laws. This may be dependent on factors including, but not limited to, nationality, physical presence, employment and place of abode. Guidance on tax residency is also available at the following link: <https://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-residency/>
- Definition of 'U.S. Tax Resident'
 - A citizen or permanent resident of the United States (e.g. US Green Card holder or someone who meets the requirements to be considered a resident under the 'substantial presence test'); or
 - Any other person that is not a foreign person (as defined under US federal tax law).
- Government issued document may include any documents issued by the local law for the purposes of identification and may vary for different jurisdictions. This may include driving license, employment / residence pass and birth certificate.

Guide And Cautionary Notes In Applying For/Continuing With An Account With OCBC Securities – “Guide”

Many thanks for your interest in opening an account with OCBC Securities. We provide this Guide and Cautionary Notes in the interest of transparency and fair dealing with you. It is designed to assist you in:

- (i) understanding the types of services we offer; and their respective limits; and
- (ii) with that understanding, deciding on whether to use, and if so, which of our service or services to use.

While there are common terms governing all of our services – as you will note from a study of our general terms for conduct of our businesses - the terms specific to each service will vary.

Who Are We?

We are the holder of a capital markets services license (“CMS license”) under the Securities and Futures Act of Singapore (the “SFA”) for the carrying out of the following activities regulated under the SFA:

- Dealing in Capital Markets Products:
 - Securities
 - Collective Investment Schemes
 - Exchange-Traded Derivatives Contracts
 - Over-The-Counter Derivatives Contracts
 - Spot Foreign Exchange Contracts for the Purposes of Leveraged Foreign Exchange Trading
- Securities Financing
- Providing Custodial Services for Securities

Because we hold a CMS license for the regulated activities set out above, we are also entitled to be, and are, registered as an exempt financial adviser (“EFA”) under the Financial Advisers Act of Singapore (the “FAA”) for the carrying out of financial advisory services as defined under the FAA or its regulations.

What Services Can We Provide?

We can provide two levels of service:

- (i) execution only; and
- (ii) execution related advice (“ERA”).

ERA is specifically defined by our regulators as advice or recommendation that we provide (with) no additional payment (made to us) apart from any fee that we may earn from your actual dealing (i.e. buying/selling) in investment products with or through us. We refer to such advice or recommendation as free advice or recommendation.

Types of Services for Excluded Investment Product and Specified Investment Products

1. Excluded Investment Products

1.1 What is the service available for Excluded Investment Products?

For dealings in Excluded Investment Products (“EIP”), the **only** level of service available from us is execution only. Neither we nor any of our representatives will or will be providing ERA.

We or our representatives may still from time to time comment or give opinions and suggestions or otherwise make statements in relation to EIPs. HOWEVER – as you will also note from a study of our disclaimers in relation to EIPs - **you MUST assume and accept ALL such statements as being no more than our respective expressions of opinions honestly held; or statements of fact honestly believed not to be inaccurate or misleading. This is particularly so for responses off the cuff to any questions you may ask orally or via electronic communications to us or our representatives.** No reliance on such supposed statements, even if given in language indicating them to be recommendations or advice, should or can be made by you to make any trading or investment decision without you first independently satisfying yourself of the correctness and suitability of such supposed statements, recommendations or advice.

1.2 What are Excluded Investment Products?

EIPs means any capital markets products that belong to a class of capital markets products listed in the Schedule to the Securities and Futures (Capital Markets Products) Regulations 2018.

List of EIPs : Shares/Fully Paid Depository Receipts representing shares/Subscription rights pursuant to rights issues/Company warrants/Units in Business Trusts/Units in Real Estate Investment Trusts/Debentures (other than asset-backed securities & structured notes)/Exchange traded funds that are classified as EIPs.

EIPs¹ are less complex products which are already established in the market and are generally well understood by retail investors. As such we will provide you our services on a purely execution only dealing services in relation to EIPs.

For our services in relation to EIPs, we therefore assume and materially rely on you being agreeable and willing to generally accept sole responsibility for determining the merits or suitability of any and all transactions that you may enter into with respect to any and all EIPs. If you are not agreeable and willing, you should and must not apply for an account for dealing in EIPs with us. If you have such an account you must take steps to close that account.

2. Specified Investment Products

2.1 What is the service available for Specified Investment Products?

For dealings in Specified Investment Products (“SIPs”), both levels of services are (depending on your circumstances and the circumstances of your particular transacting in SIPs) available options **but only** if you are not an accredited or expert investor as defined below.

If you are an accredited or expert investor as defined below, our services are (as with EIPs generally) limited to execution only services only.

If you are a natural person and are **not** an accredited or expert investor as defined below, then you will be regarded as a Retail Client. Please see overleaf under the heading of “Retail Client ” for the services that we will offer you.

2.2 What are Specified Investment Products?

SIPs are (for the purposes of our dealing services available to you as a CMS license holder) capital markets products that are not EIPs.

SIPs are then further divided into three general types –

- (a) those which is approved in-principle for listing and quotation on, or listed for quotation or quoted solely on a securities or futures exchange outside of Singapore;
- (b) those which is approved in-principle for listing and quotation on, or listed for quotation or quoted on a securities or futures exchange in Singapore; and
- (c) those that is not approved in-principle for listing and quotation on, or listed for quotation nor quoted on, any securities or futures exchange.

¹See MAS press release on 28 July 2011 titled MAS Requires Intermediaries to Assess Investment Knowledge and Experience of Retail Customers.

Retail Client

Depending on whether a Retail Client wishes to deal in listed or unlisted SIPs, he will first need to pass respectively a Customer Account Review (“CAR”) and/or a Customer Knowledge Assessment (“CKA”) before he may be permitted to begin or continue trading in the relevant SIP.

In such a case you would also have been provided with a Client Investment profile questionnaire (the “CIP”) together with our request that you properly complete that CIP and return the properly completed CIP to us.

CIP Response

As you had passed the CAR and/or CKA as applicable, you are actually regarded as competent to understand the nature and risks of the SIP products you will be dealing or continue to deal in. As such, you are also assumed by us to be able to make your own decisions and judgements as to the merits or suitability for you to do any trade or investment in such SIP products. You therefore need not but may (and we do suggest you seriously consider) properly complete and return to us the CIP.

Where you **do not complete and/or return the CIP to us, as notified in the CIP provided to you, you must note, agree and accept as conditions to your being allowed to trade or continue to trade in the relevant SIPs that:**

A. we are in no position to ensure that any free advice or recommendation that may be provided to you by us are specifically suitable for you bearing in mind your specific financial position, attitude and capacity to take financial risks and financial objective trading in the SIPs that you will be trading in; and therefore.

B. Any and all free advice or recommendation you receive from us will not be based on, nor take into consideration, your specific investment objectives, financial situation or needs; and

C. You must assess for yourself whether any of our free advice or recommendation as may be provided to you is specifically of merit and appropriate or suitable to your individual investment objectives, financial situation or particular needs. In particular, the mere fact that our advice or recommendation is to buy or sell or hold any SIP does not necessarily mean, and must not be taken to mean, that the recommendation is suitable for you and you should therefore either make your own assessment (if you are able) or (if you cannot properly or reasonably make your own assessment) consult with your own financial adviser before acting on any such free advice or recommendation. You should do this before you make any decision on the basis of any free advice or recommendation we may provide to you.

Where you properly complete and return the CIP to us, then we will ensure that such free advice or recommendation that may be provided to you by us from time to time will be reasonably consistent with the information you provide in the CIP with regards to your suitability; but it remains your choice to choose whether you wish to follow or not. Where you choose not to follow the advice or recommendation we will assume that you have made your own informed determination not to follow the advice or recommendation **and instead are accepting** sole responsibility for determining the merits or suitability of any and all transactions that you may enter into contrary to the advice or recommendation given to you.

Generally Circulating Materials and Resources Warning

Please also note that regardless of whether you properly complete and return the CIP to us, you may be provided or given access to resources or materials that are intended to be for general circulation. The materials intended for general circulation will have an express notice accompanying the materials to that effect.

Such resources and materials are provided with the sole aim of enabling you to manage and control your own investments and this means also that you need to be able and willing to accept sole responsibility for ensuring the merits and suitability of any and all investments that you may make with or through us before making any investment or effecting any transaction with or through us. None of the advice or recommendation appearing in such generally-circulated materials and resources should be taken by you as intended for you specifically to rely on. They are provided expressly subject to the exemption notice and disclaimer against such effect accompanying the materials.

Accredited And Expert Investor:

Please be reminded as noted above that, under the FAA, we are expressly exempted from assuming and will not assume (short of an express and formal agreement otherwise) any suitability obligation or any obligation to provide product information to any person who is either an accredited investor or an expert investor.

For convenience of reference, we set out below the relevant definition of “accredited investor” and “expert investor” respectively.

Definitions of “Accredited Investor” and “Expert Investor”.

(a) “Accredited Investor” means —

(i) an individual —

(A) whose net personal assets exceed in value \$2 million (or its equivalent in a foreign currency) or such other amount as the Authority may prescribe in place of the first amount;

(B) whose financial assets (net of any related liabilities) exceed in value \$1 million (or its equivalent in a foreign currency) or such other amount as the Authority may prescribe in place of the first amount, where “financial asset” means —

(BA) a deposit as defined in section 4B of the Banking Act;

(BB) an investment product as defined in section 2(1) of the Financial Advisers Act; or

(BC) any other asset as may be prescribed by regulations made under section 341; or

(C) whose income in the preceding 12 months is not less than \$300,000 (or its equivalent in a foreign currency) or such other amount as the Authority may prescribe in place of the first amount;

(ii) a corporation with net assets exceeding \$10 million in value (or its equivalent in a foreign currency) or such other amount as the Authority may prescribe, in place of the first amount, as determined by —

(A) the most recent audited balance-sheet of the corporation; or

(B) where the corporation is not required to prepare audited accounts regularly, a balance-sheet of the corporation certified by the corporation as giving a true and fair view of the state of affairs of the corporation as of the date of the balance-sheet, which date shall be within the preceding 12 months;

(iii) the trustee of such trust as the Authority may prescribe, when acting in that capacity; or

(iv) such other person as the Authority may prescribe.

(b) “Expert Investor” means —

(i) a person whose business involves the acquisition and disposal, or the holding, of capital markets products, whether as principal or agent;

(ii) the trustee of such trust as the Authority may prescribe, when acting in that capacity; or

(iii) such other person as the Authority may prescribe.

Declaration and Agreement

General

In consideration of OCBC Securities Private Limited ("OSPL") processing my application to open any account and/or for any facilities or services in my name as requested in this application, I hereby declare, warrant and agree:-

- (a) I confirm that all the information I have provided is true, accurate and complete and I have not withheld any information. I undertake to keep OSPL informed in writing, within 30 days, of any changes in circumstances that may cause any of the information in this application to become incorrect or incomplete and also undertake to provide any other additional information as may be required by OSPL and/or applicable law;
- (b) that I understand, accept and agree to the terms and conditions set out in this application and in the OSPL Standard Trading Terms and Conditions (as such terms and conditions may be amended from time to time);
- (c) to the disclosure by OSPL and/or any officer or agent of OSPL at any time and from time to time of any and all information (including all particulars or transactions) in respect of any of my account(s) opened or maintained with OSPL to any person and for any purpose described in the clauses under paragraph 24 of the OSPL Standard Trading Terms and Conditions;
- (d) (i) (where personal data relating to me is or will be collected (including by way of recorded voice calls), used or disclosed by OSPL and its related corporations (collectively, the "OCBC Group") and/or their respective business partners and agents (collectively, the "OCBC Representative")) that I further agree and consent to the terms of OSPL's Data Protection Policy, available at <https://portal.iocbc.com/help-and-support/Policies.html> or upon request;
- (ii) (where personal data relating to any of the Individuals (as defined herein) is or will be collected (including by way of recorded voice calls), used or disclosed by the OCBC Group and/or the OCBC Representative) that I confirm that with respect to any personal data of individuals (the "Individuals") disclosed to the OCBC Group and/or the OCBC Representatives, the Individuals to whom the personal data relates to have agreed and consented to the terms of OSPL's Data Protection Policy, available at <https://portal.iocbc.com/help-and-support/Policies.html> or upon request;
- (e) I further agree and consent to the terms of OSPL's (I) FATCA Policy and (II) CRS Policy, available at <https://portal.iocbc.com/help-and-support/Policies.html> or upon request, which may require the reporting of information supplied by me to relevant tax authorities.
- (f) that I shall supply any additional information and documentary proof and place a deposit on the value of the shares to be purchased as OSPL may require in connection with the processing of this application and the opening, operation and maintenance of any account or facility or service established with OSPL;
- (g) that I will execute all documents and instruments (including any security documents) and do all acts and things as may be required by OSPL in connection with the processing of this application and the opening, operation and maintenance of any account or facility or service established with OSPL;
- (h) (where there is more than one applicant) to be jointly and severally liable and responsible for all payments and obligations arising from our joint account(s) and facilities with OSPL;
- (i) (where I am a Malaysian tax resident¹) that I have read, fully understood, and am in full compliance with the Bank Negara Malaysia Foreign Exchange Administration Rules on Investment in Foreign Currency Assets and any other relevant regulation that may regulate the movement of the Ringgit for Malaysian Residents as stipulated by Bank Negara Malaysia and/or the relevant authorities in Malaysia, and will keep myself updated on any changes and/or additions to, and will ensure that I am in full compliance with, such regulations at all times, and confirm that OSPL is not required to re-confirm my compliance each time I request for conversion of proceeds or settlements involving Ringgit to such other currency. Full details of Bank Negara Malaysia FEA rules could be found at www.bnm.gov.my. I will take all necessary actions to ensure that the necessary approvals are obtained and registrations are filed as required by Bank Negara Malaysia and/or the relevant authorities of Malaysia;
- (j) (where I am a Australian tax resident¹) that I have read, fully understood, and am in full compliance with the rules and guidelines on Australian Residency Status for Tax purposes, and will keep myself updated on any changes to, and will ensure that I am in full compliance with, the rules and guidelines on Australian Residency Status for Tax Purposes at all times. The rules and guidelines can be found in the Australian Taxation Office website at <http://www.ato.gov.au/>;
- (k) that I understand that OSPL has the right not to approve this application at its absolute discretion. I understand that in the event that my application is rejected, OSPL is not under any obligation whatsoever to render me any reason or explanation;
- (l) that I agree to abide by the prevailing rules, regulations and other directions of Singapore Exchange Limited and its subsidiaries (including Singapore Exchange Securities Trading Limited and/or the Singapore Exchange Derivatives Trading Limited) (collectively "SGX") or any regulatory body or exchange (whether in or outside Singapore) which may be applicable to me and/or my transactions. I understand that OSPL is required under the prevailing SGX rules and regulations to report all delinquent and disputed accounts to SGX. I hereby authorise OSPL to disclose to the SGX all such information which may be required by SGX in the event my account is classified as delinquent or disputed under the SGX rules and/or regulations;
- (m) that my trading representative ("TR") may be utilizing OSPL's Electronic Broking Facilities, whereby my orders may be effected electronically, inter alia, outside the premises of OSPL (the "Facility"). I agree and confirm that my TR(s) is allowed to effect my orders via the Facility and where my TR(s) utilizes the Facility, I acknowledge and accept the risk that, as with all electronic facilities and systems, the Facility may be vulnerable to system disruption or failure which may affect my TR's service level or result in possible delays in trade processing and/or outages (the "Limitation"). Without prejudice to such other rights OSPL may have (including without limitation OSPL's rights under the OSPL Standard Trading Terms and Conditions), I agree that OSPL shall have no liability to me for any claims, losses, liabilities, expenses or damages incurred or suffered by me or any other party (whether directly or indirectly) as a result of or ancillary to the Limitation and/or the Facility;
- (n) that I am fully aware of the risks involved (including without limitation the risk of unauthorised trading and the risk of my account(s) and/or moneys being lost, misappropriated or otherwise mishandled by my TR) in the event that I choose to or continue to use "care-of" address, "P.O. Box" address or TR's address as provided by me as my mailing address (the "Risks") in relation to any of my accounts opened and maintained with OSPL (whether jointly or otherwise). As such, if I choose to or continue to use "care-of" address, "P.O. Box" address or TR's address as provided by me as my mailing address, I agree and confirm that OSPL has the absolute discretion (from time to time) not to allow any documents, notes, forms or notices (including without limitation contract notes and statements) in relation to any of my accounts opened and maintained with OSPL (whether jointly or otherwise) (the "Relevant Documents") to be sent to such "care-of" address, "P.O. Box" address or TR's address and in such a case, it is my duty to promptly provide OSPL with my proper residential address as the mailing address in order for OSPL to send the Relevant Documents to me. OSPL shall not be held responsible or liable for any actions, proceedings, liabilities, claims, demands, losses, damages, charges, costs and expenses incurred or suffered by me or any other parties by reason of or otherwise in connection with or arising in any way whatsoever out of my failure or delay in providing a proper residential address as my mailing address. Notwithstanding anything to the contrary, even if OSPL (in its absolute discretion) allows the Relevant Documents to be sent to the "care-of" address, "P.O. Box" address or TR's address as provided by me or if I so choose or insist to have the Relevant Documents sent to the "care-of" address, "P.O. Box" address or TR's address as provided by me, I authorise OSPL to send the Relevant Documents to such "care-of" address, "P.O. Box" address or TR's address as provided by me and I acknowledge and confirm that I am fully aware of the Risks and I shall not hold OSPL responsible or liable to me in anyway whatsoever for any actions, proceedings, liabilities, claims, demands, losses, damages, charges, costs and expenses incurred or suffered by me or any other parties by reason of or otherwise in connection with or arising in any way whatsoever out of OSPL sending any Relevant Documents to the "care-of" address, "P.O. Box" address or TR's address as provided by me. Further, I irrevocably and unconditionally agree at all times to fully indemnify and save harmless OSPL from and against any and all actions, proceedings, liabilities, claims, demands, losses, damages, charges, costs and expenses (including legal expenses on full indemnity basis) of whatever nature which OSPL may at any time and from time to time sustain, incur or suffer by reason of or otherwise in connection with or arising in any way whatsoever out of OSPL sending any Relevant Documents to the "care-of" address, "P.O. Box" address or TR's address as provided by me;
- (o) (for application of Sub Account) that I understand, accept and agree to the Terms and Conditions Governing Sub Account with OSPL (as the Depository Agent) (A copy of the Terms and Conditions Governing the Sub Account is available at www.iocbc.com or upon request.);
- (p) (for application of Equities Plus Account) that I understand, accept and agree to the OSPL Terms and Conditions Governing Equities Plus Account. (A copy of OSPL Terms and Conditions Governing Equities Plus Account is available at www.iocbc.com or upon request.);
- (q) (for application of Interbank GIRO) that I agree to be bound by the Terms and Conditions Relating to Interbank GIRO; and
- (r) (for application of Electronic Payment for Shares) that I agree to be bound by the Terms and Conditions Governing Electronic Payment for Shares. (A copy of the Terms and Conditions Governing Electronic Payment for Shares is available at www.iocbc.com or upon request.)

Note:

1. Tax residency is defined by each country's local tax laws. This may be dependent on factors including, but not limited to, nationality, physical presence, employment and place of abode. Guidance on tax residency is also available at the following link: <https://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-residency/>

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Name of Account Holder ▶ as in NRIC/Passport

NRIC / Malaysian IC / Passport no.

OVERSEAS-LISTED INVESTMENT PRODUCTS

RISK WARNING

An overseas-listed investment product* is subject to the laws and regulations of the jurisdiction it is listed in. Before you trade in an overseas-listed investment product or authorise someone else to trade for you, you should be aware of:

- The level of investor protection and safeguards that you are afforded in the relevant foreign jurisdiction as the overseas-listed investment product would operate under a different regulatory regime.
- The differences between the legal systems in the foreign jurisdiction and Singapore that may affect your ability to recover your funds.
- The tax implications, currency risks, and additional transaction costs that you may have to incur.
- The counterparty and correspondent broker risks that you are exposed to.
- The political, economic and social developments that influence the overseas markets you are investing in.

These and other risks may affect the value of your investment. You should not invest in the product if you do not understand or are not comfortable with such risks.

* An "overseas-listed investment product" in this statement refers to a capital markets products that is approved in-principle for listing and quotation only on, or listed for quotation or quoted only on, one or more overseas exchanges.

1. This statement is provided to you in accordance with paragraph 29D of the Notice on the Sale of Investment Products [SFA04-N12].
2. This statement does not disclose all the risks and other significant aspects of trading in an overseas-listed investment product. You should undertake such transactions only if you understand and are comfortable with the extent of your exposure to the risks.
3. You should carefully consider whether such trading is suitable for you in light of your experience, objectives, risk appetite, financial resources and other relevant circumstances. In considering whether to trade or to authorise someone else to trade for you, you should be aware of the following:

Differences in Regulatory Regimes

- a) Overseas markets may be subject to different regulations, and may operate differently from approved exchanges in Singapore. For example, there may be different rules providing for the safekeeping of securities and monies held by custodian banks or depositories. This may affect the level of safeguards in place to ensure proper segregation and safekeeping of your investment products or monies held overseas. There is also the risk of your investment products or monies not being protected if the custodian has credit problems or fails. Overseas markets may also have different periods for clearing and settling transactions. These may affect the information available to you regarding transaction prices and the time you have to settle your trade on such overseas markets.
- b) Overseas markets may be subject to rules which may offer different investor protection as compared to Singapore. Before you start to trade, you should be fully aware of the types of redress available to you in Singapore and other relevant jurisdictions, if any.
- c) Overseas-listed investment products may not be subject to the same disclosure standards that apply to investment products listed for quotation or quoted on an approved exchange in Singapore. Where disclosure is made, differences in accounting, auditing and financial reporting standards may also affect the quality and comparability of information provided. It may also be more difficult to locate up-to-date information, and the information published may only be available in a foreign language.

Differences in legal systems

- d) In some countries, legal concepts which are practiced in mature legal systems may not be in place or may have yet to be tested in courts. This would make it more difficult to predict with a degree of certainty the outcome of judicial proceedings or even the quantum of damages which may be awarded following a successful claim.
- e) The Monetary Authority of Singapore will be unable to compel the enforcement of the rules of the regulatory authorities or markets in other jurisdictions where your transactions will be effected.
- f) The laws of some jurisdictions may prohibit or restrict the repatriation of funds from such jurisdictions including capital, divestment proceeds, profits, dividends and interest arising from investment in such countries. Therefore, there is no guarantee that the funds you have invested and the funds arising from your investment will be capable of being remitted.
- g) Some jurisdictions may also restrict the amount or type of investment products that foreign investors may trade. This can affect the liquidity and prices of the overseas-listed investment products that you invest in.

Different costs involved

- h) There may be tax implications of investing in an overseas-listed investment product. For example, sale proceeds or the receipt of any dividends and other income may be subject to tax levies, duties or charges in the foreign country, in Singapore, or in both countries.
- i) Your investment return on foreign currency-denominated investment products will be affected by exchange rate fluctuations where there is a need to convert from the currency of denomination of the investment products to another currency, or may be affected by exchange controls.
- j) You may have to pay additional costs such as fees and broker's commissions for transactions in overseas exchanges. In some jurisdictions, you may also have to pay a premium to trade certain listed investment products. Therefore, before you begin to trade, you should obtain a clear explanation of all commissions, fees and other charges for which you will be liable. These charges will affect your net profit (if any) or increase your loss.

Counterparty and correspondent broker risks

- k) Transactions on overseas exchanges or overseas markets are generally effected by your Singapore broker through the use of foreign brokers who have trading and/or clearing rights on those exchanges. All transactions that are executed upon your instructions with such counterparties and correspondent brokers are dependent on their respective due performance of their obligations. The insolvency or default of such counterparties and correspondent brokers may lead to positions being liquidated or closed out without your consent and/or may result in difficulties in recovering your monies and assets held overseas.

Political, Economic and Social Developments

- l) Overseas markets are influenced by the political, economic and social developments in the foreign jurisdiction, which may be uncertain and may increase the risk of investing in overseas-listed investment products.

ACKNOWLEDGEMENT OF RECEIPT OF THIS RISK WARNING STATEMENT

I acknowledge that I have received a copy of the Risk Warning Statement and understand its contents.

Signature of Account Holder / date	Signature of verifying officer
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SIGN HERE

For OSPL's use only	CS Multiple Account(s)	Done by:	ASD Checked by:	Remark(s)

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Form **W-8BEN**

Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding and Reporting (Individuals)

(Rev. July 2017)

Department of the Treasury
Internal Revenue Service

- ▶ For use by individuals. Entities must use Form W-8BEN-E.
- ▶ Go to www.irs.gov/FormW8BEN for instructions and the latest information.
- ▶ Give this form to the withholding agent or payer. Do not send to the IRS.

OMB No. 1545-1621

Do NOT use this form if:

Instead, use Form:

- You are NOT an individual W-8BEN-E
- You are a U.S. citizen or other U.S. person, including a resident alien individual W-9
- You are a beneficial owner claiming that income is effectively connected with the conduct of trade or business within the U.S. (other than personal services) W-8ECI
- You are a beneficial owner who is receiving compensation for personal services performed in the United States 8233 or W-4
- You are a person acting as an intermediary W-8IMY

Note: If you are resident in a FATCA partner jurisdiction (i.e., a Model 1 IGA jurisdiction with reciprocity), certain tax account information may be provided to your jurisdiction of residence.

Part I Identification of Beneficial Owner (see instructions)

1 Name of individual who is the beneficial owner		2 Country of citizenship	
3 Permanent residence address (street, apt. or suite no., or rural route). Do not use a P.O. box or in-care-of address.			
City or town, state or province. Include postal code where appropriate.		Country	
4 Mailing address (if different from above)			
City or town, state or province. Include postal code where appropriate.		Country	
5 U.S. taxpayer identification number (SSN or ITIN), if required (see instructions)		6 Foreign tax identifying number (see instructions)	
7 Reference number(s) (see instructions)		8 Date of birth (MM-DD-YYYY) (see instructions)	

Part II Claim of Tax Treaty Benefits (for chapter 3 purposes only) (see instructions)

9 I certify that the beneficial owner is a resident of _____ within the meaning of the income tax treaty between the United States and that country.

10 **Special rates and conditions** (if applicable—see instructions): The beneficial owner is claiming the provisions of Article and paragraph _____ of the treaty identified on line 9 above to claim a _____ % rate of withholding on (specify type of income): _____

Explain the additional conditions in the Article and paragraph the beneficial owner meets to be eligible for the rate of withholding: _____

Part III Certification

Under penalties of perjury, I declare that I have examined the information on this form and to the best of my knowledge and belief it is true, correct, and complete. I further certify under penalties of perjury that:

- I am the individual that is the beneficial owner (or am authorized to sign for the individual that is the beneficial owner) of all the income to which this form relates or am using this form to document myself for chapter 4 purposes,
- The person named on line 1 of this form is not a U.S. person,
- The income to which this form relates is:
 - (a) not effectively connected with the conduct of a trade or business in the United States,
 - (b) effectively connected but is not subject to tax under an applicable income tax treaty, or
 - (c) the partner's share of a partnership's effectively connected income,
- The person named on line 1 of this form is a resident of the treaty country listed on line 9 of the form (if any) within the meaning of the income tax treaty between the United States and that country, and
- For broker transactions or barter exchanges, the beneficial owner is an exempt foreign person as defined in the instructions.

Furthermore, I authorize this form to be provided to any withholding agent that has control, receipt, or custody of the income of which I am the beneficial owner or any withholding agent that can disburse or make payments of the income of which I am the beneficial owner. **I agree that I will submit a new form within 30 days if any certification made on this form becomes incorrect.**

Sign Here



Signature of beneficial owner (or individual authorized to sign for beneficial owner) Date (MM-DD-YYYY)

Print name of signer Capacity in which acting (if form is not signed by beneficial owner)

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